

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

FRED A. ANGEL, SR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:16-21906

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

★

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 22, 2018

/s/ Ronda J. Winnecour

★ Any Attorney fees that are not paid will  
be excepted from discharge.

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/20/2016 and confirmed on 11/9/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		29,700.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>29,700.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,903.14	
Trustee Fee	1,208.20	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>13,111.34</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 6068				
	COUNTY OF ALLEGHENY (R/E TAX)*	0.00	0.00	0.00	0.00
	Acct: 3A70				
	COUNTY OF ALLEGHENY (R/E TAX)*	0.00	0.00	0.00	0.00
	Acct: 3A70				
	BALDWIN BOROUGH (RE)	656.88	0.00	0.00	0.00
	Acct: 3A70				
	BALDWIN BOROUGH (RE)	189.54	0.00	0.00	0.00
	Acct: 3A70				
	BALDWIN-WHITEHALL SD (BALDWIN BOI	1,886.37	0.00	0.00	0.00
	Acct: 3A70				
	BALDWIN-WHITEHALL SD (BALDWIN BOI	542.18	0.00	0.00	0.00
	Acct: 3A70				
	HARLEY DAVIDSON CREDIT CORP*	0.00	0.00	0.00	0.00
	Acct: 8822				
	VELOCITY COMMERCIAL CAPITAL LLC	0.00	0.00	0.00	0.00
	Acct: 7312				
	VELOCITY COMMERCIAL CAPITAL LLC	0.00	0.00	0.00	0.00
	Acct: 7312				
	VELOCITY COMMERCIAL CAPITAL LLC	0.00	0.00	0.00	0.00
	Acct: 7312				

\*\*\* NONE \*\*\*

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	DONALD R CALAIARO ESQ	0.00	0.00	0.00	0.00
	Acct:				
	FRED A. ANGEL, SR.	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,600.00	3,600.00	0.00	0.00
	Acct: XXXXX19*\$				
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PRO SE	0.00	0.00	0.00	0.00

16-21906

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	CALAIARO VALENCIK(*)	0.00	0.00	0.00	0.00
	Acct:				
	CALAIARO VALENCIK(*)	35,052.90	8,303.14	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-18				
	FORD MOTOR CREDIT CO(*)	0.00	0.00	0.00	0.00
	Acct: 0345				
	FORD MOTOR CREDIT CO(*)	0.00	0.00	0.00	0.00
	Acct: 1732				
	VELOCITY COMMERCIAL CAPITAL LLC	0.00	0.00	0.00	0.00
	Acct: 7312				
	RONDA J WINNECOUR PA ID #30399**	2,200.00	2,200.00	0.00	2,200.00
	Acct: \$/OE				
					2,200.00
Unsecured					
	PNC BANK NA	4,337.74	4,337.74	0.00	4,337.74
	Acct: 7779				
	PNC BANK NA	5,123.49	5,123.49	0.00	5,123.49
	Acct: 9056				
	PNC BANK NA	4,764.10	4,764.10	0.00	4,764.10
	Acct: 7673				
	FORD MOTOR CREDIT CO(*)	0.00	0.00	0.00	0.00
	Acct: 8296				
	DUQUESNE LIGHT COMPANY*	163.33	163.33	0.00	163.33
	Acct: 7491				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	CYNTHIA ANGEL	0.00	0.00	0.00	0.00
	Acct:				
	JORDAN BLASK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KEVIN S FRANKEL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ALDRIDGE PITE LLP	0.00	0.00	0.00	0.00
	Acct:				
					14,388.66
TOTAL PAID TO CREDITORS					16,588.66

---

TOTAL	
CLAIMED	2,200.00
PRIORITY	3,274.97
SECURED	14,388.66

Date: 06/22/2018

---

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

FRED A. ANGEL, SR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-21906

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code. Any attorney fees that are not paid will be excepted from Discharge.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Fred A. Angel, Sr.  
DebtorCase No. 16-21906-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
Form ID: pdf900Page 1 of 2  
Total Noticed: 22

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db +Fred A. Angel, Sr., 5131 East Willock Road, Pittsburgh, PA 15236-2238  
 aty Calaiaro Valencik, 428 Forbes Avenue, Suite 900, Pittsburgh, PA 15219-1621  
 aty +Pamela A. Carlos, Bennett, Bricklin & Saltzburg LLC, 1601 Market St. 16th Fl.,  
 Philadelphia, PA 19103-2326  
 cr +Baldwin-Whitehall School District, c/o Weiss Burkardt Kramer, LLC, 445 Fort Pitt Boulevard,  
 Suite 503, PITTSBURGH, PA 15219, UNITED STATES 15219-1308  
 md +Joel M. Helmrich, Dinsmore & Shohl, One Oxford Centre, Suite 2800,  
 Pittsburgh, PA 15219-1400  
 cr +Velocity Commercial Capital, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3400  
 14305003 +Baldwin-Whitehall School District, C/O Weiss Burkardt Kramer, LLC,  
 Laura M. McCurdy, Esquire, 445 Fort Pitt Boulevard, Suite 503, Pittsburgh, PA 15219-1308  
 14255912 +Borough of Baldwin, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14255913 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14243422 +Cynthia Angel, 341 Kramer Way, Pittsburgh, PA 15211-2007  
 14235993 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180,  
 Colorado Springs, CO 80962)  
 14243423 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000  
 14241834 +Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013  
 14316297 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 14286113 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 14233460 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14274002 +Velocity Commercial Capital, c/o Seneca Mortgage Corporation, 611 Jamison Road,  
 Elma, NY 14059-9392  
 14233464 +Velocity Commercial Capital LLC, c/o M. Troy Freedman, Esquire, Stern & Eisenberg P.C.,  
 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 14307449 +Velocity Commercial Capital, LLC, Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jun 26 2018 02:17:34  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14307548 +E-mail/Text: kburkley@bernsteinlaw.com Jun 26 2018 02:13:45 Duquesne Light Company,  
 c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200,  
 Pittsburgh, PA 15219-1945  
 14239956 E-mail/PDF: rmscedi@recoverycorp.com Jun 26 2018 02:16:57  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr Borough of Baldwin  
 cr Cynthia Angel  
 cr Duquesne Light Company  
 cr Nationstar Mortgage LLC  
 intp The Cumberland Mutual Insurance Company  
 cr VELOCITY COMMERCIAL CAPITAL, LLC, A CALIFORNIA LIM  
 cr Velocity Commercial Capital, LLC  
 cr\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 14236268\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,  
 Colorado Springs, CO 80962)  
 14243424\* Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000  
 14233461\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14233462\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14233463\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14243425\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14243426\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14243427\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14243428\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14243429\* +Velocity Commercial Capital LLC, c/o M. Troy Freedman, Esquire, Stern & Eisenberg P.C.,  
 1581 Main Street, Suite 200, Warrington, PA 18976-3400

TOTALS: 8, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: kthe  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Jun 25, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Fred A. Angel, Sr. asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com  
David Z. Valencik on behalf of Debtor Fred A. Angel, Sr. dvalencik@c-vlaw.com,  
cylaw.ecf.dvalencik@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-  
vlaw.com;mpeduto@c-vlaw.com  
Donald R. Calaiaro on behalf of Attorney Calaiaro Valencik dcalaiaro@c-vlaw.com,  
cylaw.ecf.dcalaiaro@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-  
vlaw.com;mpeduto@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Fred A. Angel, Sr. dcalaiaro@c-vlaw.com,  
cylaw.ecf.dcalaiaro@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-  
vlaw.com;mpeduto@c-vlaw.com  
James Warmbrodt on behalf of Creditor VELOCITY COMMERCIAL CAPITAL, LLC, A CALIFORNIA LIMITED  
LIABILITY COMPANY bkgroupp@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Jillian Nolan Snider on behalf of Creditor Cynthia Angel jsnider@tuckerlaw.com,  
agilbert@tuckerlaw.com  
Jordan S. Blask on behalf of Creditor Cynthia Angel jblask@tuckerlaw.com,  
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com  
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pakb@logs.com  
Laura M. McCurdy on behalf of Creditor Baldwin-Whitehall School District lmccurdy@wbklegal.com  
Matthew James Burne on behalf of Creditor Cynthia Angel mburne@tuckerlaw.com,  
agilbert@tuckerlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
William E. Miller on behalf of Creditor Velocity Commercial Capital, LLC  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
William E. Miller on behalf of Creditor Velocity Commercial Capital  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 17